



# Wealth Matters

## FIRST TIME HOME BUYER CHECKLIST

### Beginning Phase

Credit Score Check

Current Score(s): \_\_\_\_\_

Need to Improve? \_\_\_\_\_

Goal Score(s) \_\_\_\_\_

Determine Affordability

Home Cost: \_\_\_\_\_

Monthly Mortgage \_\_\_\_\_

Other Costs: \_\_\_\_\_

Down Payment Saved

% to Save: \_\_\_\_\_

Saving Goal: \_\_\_\_\_

Time Until Met: \_\_\_\_\_

Get Prequalified

With/Where: \_\_\_\_\_

Research the Market

Location(s) Desired: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Get Preapproved

With/Where: \_\_\_\_\_

Find a Realtor

Name: \_\_\_\_\_

Agency: \_\_\_\_\_

Fees: \_\_\_\_\_

Begin House Hunting

### Closing Phase

Narrow Down Choices

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Pick Your House

Choice: \_\_\_\_\_

Choose a Lender

With/Where: \_\_\_\_\_

Make an Offer

Offer Accepted

Have a Home Inspection

Get an Appraisal

Complete the Paperwork

Close the Sale

NOTES

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